

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors: Antonius Adhi Wiryawan; Kit Man Cheng; Weide Ju;  
Hichem Sellami; Durgesh Kotwal

Assignee: Siebel Systems, Inc.

Title: METHOD AND APPARATUS FOR CAPTURING  
COMMERCIAL LOAN APPLICATION DATA AND  
ASSIGNING A COMMERCIAL LOAN REQUEST

Application No.: 10/024,990                      Filing Date: December 19, 2001

Examiner: Gregory L. Johnson              Group Art Unit: 3691

Docket No.: OIC0262US                      Confirmation No. 3673

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Austin, Texas  
February 22, 2010

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COMMISSIONER FOR PATENTS  
P. O. BOX 1450  
ALEXANDRIA, VA 22313-1450

**RESPONSE TO FINAL OFFICE ACTION**

Dear Sir:

This paper is responsive to the Office Action dated December 22, 2009, having a shortened statutory period expiring on March 22, 2010. Further examination and reconsideration are respectfully requested in view of the amendments and remarks set forth below.

No Amendments to the Specification are presented in this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

No Amendments to the Drawings are presented in this paper.

Remarks begin on page 8 of this paper.